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November/December 1996

Controlled access system on tap

by Anne Felstet

Electronically capturing all State Fund employees' pictures took Marvin Kraft, Administrative Support Manager, an average of two shots per person. Of course, some needed multiple takes, while others barely sat long enough in the chair to get one shot.

Now that most employees have been electronically identified, the controlled access system can go into operation. Eight months ago, Kraft and Fred Lubke began designing the specifications for a building security system. The bid required the system to fit the needs of the building, including proximity readers in lieu of card scanners, expandability to allow for more equipment and users, and it had to automatically lock and unlock the outside doors at pre-programmed times.

"State Fund needs a security system to provide a safe, controlled work environment," said Kraft.

The nature of the business attracts threats and these threats started the security system process.

Northern Computers won the bid and in September, six door-lock sensors were placed over the doorways leading into the heart of the building. These sensors hold the door closed until a State Fund employee waves his/her access badge past a proximity reader. The Customer Service Representative stationed at each entrance door has a quick release button if emergency personnel need access into the building. The representatives will not 'buzz in' any employee who forgets his/her badge. In the event of a forgotten badge, the supervisor must go to the reception area to check the person in for the day and a temporary badge must be issued by Kraft or Wes Winden, Human Resources Technician. Purposely designed as a time-consuming process ensures everyone in the building is properly identified. State Fund badges also can be used as a state identification card. Temporary badges will be assigned to all guests and temporary employees who enter the building.

Access into the building relies on correct identification of the hours each employee works. Normal work hours were programmed into the computer and a half-hour grace period on either side of the work day allows free movement in and out of the building. As security manager, Kraft assigns access rights based on each person's work day. However, the vice president of each department has authorization to change the access rights.

A security committee consisting of Charlie Adams, Shawn Bubb, Frank Graham, Nance Hughes, Marvin Kraft and Fred Lubke created the policy outlining the new system. This policy will accompany each badge as it is handed out.

New loss control/ claim seminars start in January

Continuing State Fund's efforts to better serve our associates and their members, three departments will team up to present four half-day loss control/claim seminars. These seminars take place in four cities:

- Billings on January 28,
- Great Falls on February 11,
- Missoula on February 25, and
- Helena on March 4.

State Fund realizes the importance of controlling costs and limiting on-the-job injuries. Therefore, these seminars will focus on protecting businesses from back injuries. A few of the other topics to be discussed include:

- early return-to-work programs,
- how to avoid potentially disabling injuries, and
- how to limit the cost of claims.

Representatives from claim, legal and loss control departments present these and other topics along with Gary Rapaport, M.D., State Fund's medical consultant.

Dr. Rapaport contributes an important lecture on occupational health care. He is active in the development of managed care systems for workers' compensation and provides physician review services to the Medical Review Board.

Published monthly for and by the employees of the Montana State Fund.

President's Message

I've heard around State Fund that it isn't Christmas until all the presents are wrapped, cookies are baked and cards are in the mail. For others, Christmas just isn't Christmas without a midnight church service or a performance at the local elementary school. It seems to me, Christmas is that time of year to reflect on our gifts and to extend our good fortune to others.

The giving spirit certainly is apparent at State Fund. The generosity you show is commendable. For the United Way's Montana Charitable Giving Campaign (MCGC) you gave a substantial increase over last year. The committee also gave generously to the entire campaign - giving their time, energy and suggestions. These people inspire us all to become a little more involved.

During this season, you've also taken time to extend your good fortune to others. Our Christmas Giving trees not only liven up each floor, but call us to action - to recognize others and to give if we can. Someone will have a beautiful gift to unwrap thanks to you.

Along with the presents, our reception area on second floor overflowed with food for those less fortunate. The pyramid of canned goods, soup, peanut butter and cereal stood as a testament to your generosity.

Your commitment to others does not stop here. As I walk past each department I hear you helping others, tackling difficult callers and building lasting relationships with our customers. We improved tremendously over the past year because of your dedication to make this the best workers' compensation carrier in Montana.You strive to help all our customers by generously giving your knowledge, expertise and skills.

During this Christmas season, I wish you all good health, peace and happiness. Thank you for your generosity to our customers, as well as to those less fortunate. It is a pleasure to work with such good people.

Employees surpass '95 campaign giving

State Fund employees contributed over $6200 to the 1996 Montana Charitable Giving Campaign (MCGC), formerly the State Employee Combined Campaign (SECC), eclipsing last year's total by more than $700.

The money raised goes to United Way charities who fulfill the following two requirements: 1) they spend most of their money in the state of Montana and 2) they are registered as a non-profit organization.

Dennis Small, agency coordinator, commended his committee for a job well done.

"I can't say enough nice things, he said. "They were always there when I needed them and I couldn't have done it without them."

50/50 Drawing winners:
Linda Robbins
Rita Bird
Tim Fitzpatrick
Robin Pugh
Toni Sperling (Won it twice!)

50/50 drawings raised $267.25

The Last Best Place winner:
Marie Ringle

Dinner at the Power Mansion:
Dwight Bernard

Events and money raised:

Casual Mondays	$409
Bake sale	$143.95
VP breakfast	$125
Two raffles	over $300

Committee members:
Melody Belcher
Dwight Bernard
Kim Burbridge
Tim Fitzpatrick
Deena Gunstone
Betty Hicks
Nance Hughes
Jean Ketchel
Suzie Shute
Dennis Small (Agency Coordinator)

Kudos Kolumn

Kudos to Keri Routzahn for putting her First Aid training to use in the assistance of a fellow citizen who had a seizure.

Kudos to the Claim department

Thirty five members of this department adopted a family through the Friendship Center. Thanks to their time and resources, an entire family will receive a car load of gifts. These gifts cover their needs for the Christmas season.

Kudos to AC Unit, CSU & FRU

Larry Barton of the Montana Motor Carriers Association gives a hearty thanks to the AC Unit for their handling of claims. The Customer Service Unit for their work in chasing down a medical bill and asking the employer to fill out a claim form. The First Reporting Unit for their assistance in helping the employers and employees fill out a claim form.

Kudos to MIS

The MIS department extends kudos to Blaine Gilbert for stepping up and taking over the role of the Database Administrator (DBA). Blaine attended specialized training in Washington, DC, where he has attained an Oracle DBA Certification. He will be playing a very important role for the State Fund upon implementation of BIS, as well as saving money for the fund in contracting costs.

Kudos to Ed Benasky, Connie Brooks, Blaine Gilbert, Bob Janicek, Dave Miller, Barb Sauter and Stacy Ripple for rolling out Windows 95 to the Claim Department. Many extra hours were put in by Ed, Connie, Blaine, Bob and Stacy to plan and install Windows 95 for the Claim Department. Kudos to the group for working so hard to make this happen. Kudos also to Dave and Barb who gave excellent front-line support and filled-in while the others were doing installations and MIS was shorthanded.

HOLIDAY HAPPENINGS

by Kathy Rowsey

Jingle Bells, Jingle Bells, Jingle all the way. . . Yes, once again the Holidays are upon us.

Holiday projects

State Fund worked with the Salvation Army's Angel Trees. They furnished us with individuals who are in need by putting a tag on the tree. Many of you pulled a tag from the tree and bought a gift appropriate for the age, gender and need of that person. Gift-wrapped presents were placed under each tree, and then the gifts were distributed. Approximately 100 children under the age of 13 benefit from your generosity. In the past, we only had trees on certain floors. This year a tree graced every floor. Crystal Murphy served as chairperson for this project. If you have any additional questions, please feel free to contact her.

Starting the first week in December, canned goods or nonperishables began accumulating in the boxes provided on each floor. The drive lasted two weeks. You may contact Jean Ketchel for any further information on the food drive.

Book Fair

On Dec. 11 (by popular demand), we once again browsed through the pieces of another Book Fair from 10 am to 2 pm in the employee's lounge on second floor.

Christmas Luncheon

Instead of our traditional Christmas Dinner, Pasta Pantry catered an all employee luncheon, Dec. 13, between 11 am and 2 pm. Door prizes and lots of good food enticed us all to attend.

Traditions & Memories

For many State Fund employees, a drive through Beaverhead Drive observing the beautiful lights is a special part of the Holidays. Other employees share the following:

Betty Hicks, "My Dad was from Yugoslavia and we would make Puvetitsa (poo ve' ti tsa) bread. Every year my Dad and I would cut down the family Christmas tree and he always made sure I had my own tree for my bedroom. He would also make a stand for the trees because he was a carpenter."

Denise Molley, " I hail from Great Falls and return for Christmas each year. On Christmas Eve every year, my father takes out his vintage automobiles and my family takes a cruise through the Great Falls neighborhoods to view the Christmas lights and displays. In Riverview, the whole community puts up candles around the yard and driveways.

Mary Simpson, "A Christmas tradition in my family is making tamalies from scratch, which is a lot of work and is usually done by all the women (sisters, mom, daughters) who get together on Christmas Eve to make the corn meal dough, soak the corn husks, prepare the meat, put them all together and stream them for hours!!! Because we are in Montana, I am away from my family, but I still make them for my son, husband and myself. Also, being Mexican, the Nativity Scene is the primary Christmas decoration in my culture, much like the Christmas tree here. They are very elaborate -- a little barn on a hill with all the farm animals, shepherds, angles, Magi, and of course the center is the Christ Child with Mary and Joseph.

Steve Scholl, "Since my wife is from Venezuela, we celebrate Christmas as a mix between some of her family traditions and mine. On Christmas Eve, we eat the traditional Venezuelan Christmas dinner of hallacas and a type of potato salad. Hallacas are made out of chicken, beef, pork, green olives, raisens, capers, green peppers, onions and seasonings all mixed together and enclosed in a corn meal paste and then wrapped in platain (cooking bananas) leaves and then boiled. You don't eat the leaves. We usually drink either sour sop or passion fruit juice or a malt beverage called malta. We then have every family member open one gift of their choosing. This year will be extra special as our youngest son will turn one that evening, I guess he will get to open more than one gift that night."

Chuck Driscoll, "In our family we have a tradition that every other year we have no store-bought gifts for each other, only those that we make for each other. Santa brings the only store purchased toys and only for younger children."

As far as travel plans, Tim Fitzpatrick is off to Hawaii (eat your hearts out) and Greg Bryan will be spending Christmas in California with his wife's parents and New Years Eve in Nevada with his parents. As Greg put it, "3000 miles in less than two weeks." Sorry, Greg, I think we'll all go to Hawaii with Tim.

Proposed 1997 legislative package

Sen. Steve Benedict will sponsor a bill for Governor Racicot that contains a number of provisions affecting State Fund. Following are a few key highlights of the bill.

Merger of the Old Fund and New Fund

The proposed legislation merges the Old Fund with State Fund. State Fund surplus, plus the payroll tax through Dec. 31, 1998 [or, if necessary, no later than Jan. 1, 2000] will fully fund the Old Fund claim liability. The merger allows the early termination of Montana's payroll tax.

Allow Dividends

Current law allows dividends to be paid, if State Fund has a surplus. However, any declared dividend must be used to pay down Old Fund liability. With the merger of the two funds and the subsequent funding of the Old Fund liability, State Fund proposes to pay dividends directly to deserving policyholders.

Clarify Use of Agents

The proposed legislation expands the opportunity for policyholders to work with local insurance agents. State Fund believes this component of the bill will significantly enhance customer service.

Increase Size of Board of Directors

The proposed legislation increases the size of the State Fund Board of Directors from five to seven members. One of the members may be an insurance agent.

Address 15% Limit on Operational Expenses

By law, State Fund has a 15% limit on operational expenses. However, rate reductions of 35% in the last two years and the return of private carriers to Montana's insurance market impacted State Fund's book of business. Although State Fund receives less premium, it still must maintain service levels to existing customers. This bill redefines the expenses used to determine the 15% limit to ensure State Fund has the resources to maintain quality customer service.

Increase access to Rehabilitation and PPD Benefits

The proposed legislation increases permanent partial benefits to injured workers with the highest wage loss. Two additional tiers are added.

The bill also increases access to vocational rehabilitation benefits for injured workers with an impairment rating of 15% or greater. The proposal assists minimum wage workers with a high impairment rating.

Payment of $20 million to General Fund

Montana's Legislature appropriated $20 million to State Fund on July 1, 1989, instead of increasing premium rates 22%. Over a two-year period, State Fund will return the money to the General Fund. This commitment illustrates and acknowledges State Fund's responsibility to minimize the burden on Montana's taxpayers.

Provide Coverage for other States

With the proposed legislation, policyholders located in Montana with business in other states may receive coordination of coverage for all business through State Fund.

Define Dependent Parent

This portion of the bill ties the definition of dependents to the IRS Code.

Establish Statute of Limitations on Disputes

Currently, no statute of limitations exists to bring disputes before the Department of Labor or Workers' Compensation Court. This bill provides a two-year time limit in which to bring such action.

Address Haag Decision

The recent Haag decision held that an insurer has 30 days to accept, deny or reserve rights on a claim. The claim is then automatically accepted if no action is taken by the insurer within 30 days.

The bill clarifies the Haag decision and proposes that claims are not automatically accepted if the insurer fails to deny or reserve rights.

Clarify Benefits Termination

The bill also clarifies the termination of temporary total and temporary partial benefits if an injured worker qualifies to return to work before maximum healing occurs.

Temporary total benefits cease when the worker returns to work at the pre-injury wage. Likewise, temporary partial benefits would end when the injured worker refuses work when wage and temporary partial benefits equal the pre-injury wage.

Customer Service Savvy

The way you respond when customers approach you with a problem or question can make the difference between satisfaction and disappointment. And sometimes your best response to a customer question is to ask some questions of your own.

Of course, you can't solve a customer's problem unless you know exactly what that problem is. Here's a method for questioning customers in a way that helps you to 1) understand how a customer views a situation and 2) uncover exactly what he or she wants you to do about it.

Prepare the customer for your questions.

You might say, "So that I can better understand what you really need and best solve your problem, do you mind if I ask you a couple of questions?" This will show the customer right off the bat that you're focused on ensuring his or her satisfaction.

Ask about the problem the customer is having.

You might ask questions such as the following:

- Can you please explain the problem you are experiencing?
- Can you please tell me what you expected that you're not getting?
- What concerns do you have?

Focus on results.

Don't assume you know your customer's expectations. Instead, ask customers what kinds of results they're looking for. For example, ask:

- What would you like me to do?
- What solutions do you think would be appropriate?
- Is there a particular solution you have in mind?
- Can you think of a fair way to resolve this?

By responding to customers in the manner described above, you'll show them you take their concerns to heart, and you care enough to invest the time necessary to ensure their satisfaction.

The Trainer Knocks!

Opportunities for Personal and Professional Development.

Over a recent weekend, my wife and I found ourselves along a seldom traveled trail high in the north country on our cross-country skis. Ours were the first tracks made by humans since a heavy snow had fallen, although an elk or two had walked that way shortly before. Meadow voles, squirrels, and other small critters had left lacy prints here and there beneath the trees and shrubs. We might have even seen a few lion paw pads. An angry raven cawed at our interrupting the quiet as later did an indignant black squirrel. The sun shined brightly, the sky was an incredibly deep blue, spruce and fir branches were many hues of green capped with heavy white shawls. As we paused atop a ridge surrounded by breathtaking views, we silently reached for each other's hand in wonder, eyes glistening with more than just the cold air, filled with shared feelings of thanksgiving.

We have our health and our peace. We have children prospering and happy in their own ways. We have a new grandchild this year. We have extended families far away all across the country with whom to share our continuing wonder and delight in this grand and spectacular place where we live. We have friends and colleagues about us with whom to share interests and success and ideas and occasional small failures in joy and comfort. We have a fine home and good food for our table. We have great jobs that not only allow us to pay for it all with relative comfort, but give us joy as well. We have the opportunity to offer solace to some less fortunate than we. And above all we have our love and support for each other. We are in awe of all we have to be grateful for.

The season helps us to think of what we should give thanks for. And it gives us great opportunity to share the wealth of our lives with others. Let's all pitch in to make this a winning season for those who need the Food Share donations, the ones whose needs hang on the giving tree, or the ones you know of from church or school or other sources.

Kirsten and I hope you have a sharing and caring holiday season and we wish you all health and happiness for the coming year. Oh, and thanks again for the chance to work with all you wonderful people this past year! I look forward to the next one.

. . . frank:}

Audit staff surpasses goal

by Azmi Salaymeh

During the first quarter of fiscal year 1997, the number of customer service reviews was reduced to 3.8%, representing a substantial achievement compared to our business plan of 4.8%. In addition, 100% of customer service visits on new policies over $10,000 in estimated annual premium were achieved within 90 days of the policy inception date, as outlined in the business plan.

For the first time in State Fund audit history, 84% of the audits completed in September were processed within 21 days from the audit completion date. This achievement represents a shift in emphasis and demonstrates commitment to meeting customers' expectations of timely audits.

Our congratulations to the audit staff and the rest of the State Fund team who played invaluable roles in the process.

Customer Service Representatives advance

by Anne Felstet

State Fund's Customer Service Unit (CSU) strives to provide the best first point of contact with our customers. To continue their drive toward excellence, three Customer Service Unit representatives achieved senior representative status Nov. 9.

Andy Anderson, Kim Erickson and Enid Kalaher not only quickly and efficiently answer as many calls as possible, but as senior representatives, they also mentor the journey representatives and have agreed to tackle additional special projects.

Senior representatives add a training dimension within the unit. The journey representatives now have experienced leaders who can guide and coach them through difficult calls or simply be there to add support.

Anderson, Erickson and Kalaher achieved their new role by demonstrating a strong desire to assist all customers, externally as well as internally, to the best of their abilities. They willingly go beyond their normal expectations and repeatedly show initiative to get their job done completely and efficiently. Along with mentoring and accepting additional tasks, the senior reps have higher PPRP standards to follow.

Seven CSU representatives work within the unit and another position remains open until filled. Erickson said the entire unit, "demonstrates unity and teamwork because they all have the same desire and goal to assist the customer." She added that their attitudes and team approach promotes stronger relationships with the customers.

"Being here makes the CSU irreplaceable, said Anderson. "A live person to talk to, vent on, to answer questions, take requests and ensure our customers feel confident that we are providing the best service possible."

All senior reps agreed that good communication skills are an essential part of the job. Kalaher explained that whether a person is a farmer or a corporate executive, they need to have their questions answered to their satisfaction.

"Everyone who calls has a different vocabulary, but we need to have the ability to explain so each one understands," said Kalaher.

The biggest external challenges for the unit come from the callers. One of the challenges comes simply from completing every call by answering the caller's questions completely. Other challenges are working with frustrated and angry callers, and to calm them down so they realize the representatives are here to help in whatever way they can.

The rewards of the job also come from the caller. A caller saying, "thank you, you've been so kind," or "thank you, now I understand," is reward in itself Erickson said. Anderson said he gains satisfaction by leaving each day with a sense of accomplishment. Kalaher pointed out that as a first contact to State Fund she meets many new people and is always learning something new. She also acknowledged her co-workers. "They are an absolutely great crew," she said.

The CSU began operating Aug. 14, 1995. By September, the CSU had their own work space and began answering State Fund's incoming calls ranging from resolving billing issues to letting the injured worker know when wage loss money would arrive.

Editor: Jeannie Huntley
Manager/ Editor: Anne Felstet

Employee Reporters:

Monica Carson	Kathy Rowsey
Dwan Ford	Barb Sauter
Frank Graham	Suzie Shute
Jean Ketchell	Susan Witte
Jay Phillips	

Please call 444-6502 with comments or suggested articles.

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Employee of Month

Congratulations to Dwan Ford, Administrative Assistant to the Vice President of Administration and Finance. She received recognition as November's employee of the month.

Ford performed her regular duties as Mark Barry's assistant as well as filling in for Linda Goan, Carl Swanson's assistant.

Swanson and Barry presented Ford with the award along with their appreciation for a job well done. As Barry said, "Dwan had to deal with both the President and the Vice President. A very stressful situation."

The nomination form said Ford willingly accepted this task and has kept a positive attitude while trying to accomplish this mission impossible.

Human Resources

Training schedules are not available yet for the new year, so contact Frank Graham with your needs.

Human Resources on-line information found in S:\SHAREPRM\HRINFO Subdirectories of HRINFO include: JPROFILE (job profiles), MPEA (the contract), POLICY (all the current state fund policies) and PPRP (Performance Planning & Review System materials).

Personnel changes as of Nov. 22, '96

New Hires

Karen Longmire (Executive)
Mona Tangen (Executive)
Brett Ouellette (Claim)
James Rojo (Admin & Finance)
Viola Walchuk (MIS)

Departures

Sandy Poor (Executive)
Shawna Swanz (Executive)
Teresa Loftsgaarden (Claim)
Julia Mayer (Claim)
Rick Elhart (Underwriting)
Judeykay Schofield (MIS)